

■ **A rewarding way to commute, since Commuter Tax\$ave can save you up to \$444 or more a year.**

Whether you pay to ride the train, bus, ferry or vanpool, or pay to park, you could save up to \$444* a year or more with Commuter Tax\$ave — the commuter benefit program for State of New Jersey employees.

When you enroll in Commuter Tax\$ave, you can:

- Save hundreds of dollars a year using your pre-tax dollars to pay for mass transit and commuter parking.
- Receive premium benefits conveniently through the mail.

Best of all, you have exclusive access to the convenient TransitChek® QuickPay™ Card, which makes paying for mass transit and commuter parking quick and easy.



Following is a partial list of transit operators in NJ, NY, CT and PA who accept Commuter Tax\$ave.

Please visit www.mycommutertaxsave.com for a complete list of participating operators.

THE TRANSITCHEK® QUICKPAY™ CARD IS ACCEPTED BY THE FOLLOWING OPERATORS:

NJ TRANSIT Bus and Rail* PATH (through NJ TRANSIT) MTA Long Island Rail Road	MTA Metro-North Railroad MTA New York City Transit subway and local bus service
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*For Hudson-Bergen Light Rail System (HBLR), see TRANSIT COMPANIES THAT ACCEPT THE TRANSITCHEK® VOUCHERS.

New Jersey Bus Services

(including Rockland, Orange and Dutchess counties):

Academy Bus Lines	Olympia Trails
Tickets and passes must be purchased at the Port Authority Bus Terminal in Manhattan for the following bus services:	
Bonanza Bus	Red and Tan
Community Coach	Rockland Coaches
Leisure Line Tour	Suburban Trails

New York, Connecticut and Pennsylvania Bus Services:

CTTRANSIT (at sales outlets in Hartford, New Haven, Stamford and via **CTTRANSIT** mail and Web)

Use the TransitChek QuickPay Card to purchase MetroCards® at NYC Transit MetroCard Vending Machines for the following MetroCard-equipped services:

Command Bus Company	MTA Long Island Bus
Green Bus Lines	New York Bus Service
Jamaica Buses	Queens Surface Corp.
Liberty Lines Express	Triboro Coach Corp.

Ferry Services:

Haverstraw Ferry	NY Water Taxi
Hoboken Ferry	NY Waterway
NY Fast Ferry	

THE PREMIUM TRANSITCHEK® METROCARD® CARD IS ACCEPTED BY THE FOLLOWING TRANSIT OPERATORS:

MTA New York City Transit subway and local bus service
MTA Staten Island Railway

Local Service Only:

Command Bus Company	MTA Long Island Bus
Green Bus Lines	Queens Surface Corp.
Jamaica Buses	Triboro Coach Corp.
Liberty Lines Express	

TRANSIT COMPANIES THAT ACCEPT THE TRANSITCHEK® VOUCHERS:

Commuter Rail Services:

NJ TRANSIT Bus and Rail PATH	Connecticut Commuter Rail/Shore Line East
Hudson-Bergen Light Rail System (HBLR)	PATCO**
Amtrak	SEPTA**

** TransitChek Vouchers issued for use on Greater Delaware Valley.

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¹ Commuter Service only.

² PA-NYC only.

³ For Express bus service only.

⁴ Monroe-NYC.

TRANSIT COMPANIES THAT ACCEPT TRANSITCHEK® VOUCHERS (CONTINUED):

New Jersey Bus Services

(including Rockland, Orange and Dutchess counties):

Academy Bus Lines	Monsey Trails
Blue & Grey Transit	Olympia Trails
Bonanza Bus	Peter Pan Trailways
Carefree Bus Lines	Red and Tan
Coach USA	Renaissance Transit
Community Coach	Rockland Coaches
DeCamp Bus Lines	Rockland County Transportation
Greyhound ¹	Short Line/Hudson Transit
Hudson County Executive Express	Suburban Trails
JT Pool-A-Ride Express	Suburban Transit
Lakeland Bus Lines	Trans-Bridge Lines
Leisure Line Tour	Trans-Hudson Lines
Martz Trailways	Transport of Rockland

MTA NYC Express Buses

Roosevelt Island Tram

New York, Connecticut and Pennsylvania Bus Services:

Arrow Lines	Martz Trailways
Carl Bieber Bus ²	Milford Bus Service
Coastal Link	MSB Express Tours
Command Bus Company ³	New York Bus Service
Connecticut Transit	Norwalk Transit/ Westport Service
Danbury/Housatonic Area Regional Transportation	Peter Pan Trailways
DATTCO	Queens Surface Corp. ³
Excellent Bus Service ⁴	Sildan Shuttle
Greater Bridgeport Transit Authority	Spring Valley Coach
Green Bus Lines ³	Sunrise Coach Lines
Greenwich Shuttle	TCAT Bus Service
Hampton Jitney	Tappan ZEEexpress
HART Bus Service	Trans-Bridge Lines
Jamaica Buses ³	Triboro Coach Corp. ³
JT Pool-A-Ride Express	Valley Transit District (Derby/Ansonia/Seymour)
Kelley Transportation	Waterbury Northeast Transit
Leprechaun Line/ Hendrick Hudson	Westchester County Bee-Line System
Leisure Line	Westport Transit
Liberty Lines Express	

Ferry Services:

TransitChek Vouchers are accepted by several ferry operators at their sales points and through ticket-by-mail programs:

Davis Park and Watch Hill Ferry	Haverstraw Ferry	NY Water Taxi
Fire Island Ferry	Hoboken Ferry	NY Waterway
Fox Navigation	Liberty Park Water Taxi	Sayville Ferry
	NY Fast Ferry	Seastreak

Vanpool Services:

TransitChek Vouchers are accepted by several companies:

The Rideshare Company	VPSI Commuter
Royal Coachman	Van Pool of NJ, Inc.

Guaranteed Savings for Commuters — up to \$444* or more a year



Commuter Tax\$ave

Introducing the New Jersey State Employees Commuter Tax\$ave Program — A new benefit program offered through TransitCenter, Inc., which helps State of New Jersey employees save on commuting expenses.



Save time and money commuting with Commuter Tax\$ave.

Whether you pay to ride the train, bus, ferry, or vanpool, or pay to park, Commuter Tax\$ave will save you money on commuting expenses. That's guaranteed! In fact, you could save up to \$444* or more a year when you use a portion of your monthly salary before taxes are taken out (pre-tax) to pay for part or all of your mass transit and commuter parking expenses.

Here's how Commuter Tax\$ave works:

You choose how much of your monthly salary will go toward Commuter Tax\$ave — up to \$100 a month/\$1,200 a year for mass transit expenses and \$195 a month/\$2,340 a year for commuter parking expenses. You will receive in the mail TransitChek® products, which you use to pay for your next month's commuting costs.

No matter how you commute, Commuter Tax\$ave works for you.

Here are the convenient and money-saving benefits available to you:

1 Introducing the TransitChek® QuickPay™ Card for Mass Transit and Commuter Parking

It's our private-label, bank-like payment card issued by Fleet Bank, which will enable you to use your pre-tax deductions to pay for mass transit and commuter expenses. The Card works just like a debit or credit card but without any annual fee or transaction fees. Cards will be issued for a three-year period and will be mailed directly to your home. You will also receive a detailed statement in the mail each quarter.



2 TransitChek® Vouchers for Mass Transit and Eligible Vanpools

Employees who use mass transit operators or eligible vanpools that do not accept debit or credit cards for payment can opt for TransitChek Vouchers, which will be mailed directly to your home each month by TransitCenter. Vouchers come in a variety of different denominations and can be used like cash to pay for tickets or passes on participating transit services and to pay for eligible vanpool costs.



3 TransitChek® CashBack™

TransitCenter's cash reimbursement service for commuter parking costs is available to you through our specialized unit, which will expedite weekly cash reimbursements based on submitted parking expenses and receipts.

4 The Premium TransitChek® MetroCard®

For employees who commute using MTA NYC subway and buses and other Metro-equipped services, TransitCenter, Inc. offers the Premium TransitChek MetroCard. This annual MetroCard will be mailed to you directly and is good for a year of unlimited rides.



Here are some examples of how Commuter Tax\$ave can work for you:

Employee rides mass transit using pre-tax \$100 deduction per month

	Without Pre-tax Commuter Tax\$ave	With Pre-tax Commuter Tax\$ave
Monthly Salary	\$4,000	\$4,000
Pre-tax Commuter Tax\$ave	0	- \$100
Salary Subject to Taxes	\$4,000	\$3,900
Estimated Taxes	- \$1,008	- \$985
Monthly Transit Expense	-\$100	0
Take-Home Pay	\$2,892	\$2,915

MONTHLY SAVINGS: \$ 23[†]
ANNUAL SAVINGS: \$276[†]

[†] Based on an annual salary of \$48,000. Estimated Federal taxes: 23%. Taxes exempted include: Federal Income, Social Security, and Medicare. Up to \$276 annual savings based on the \$100 monthly allowable deductible for transit. Greater savings may result if you are in a higher Federal income tax bracket. Lower deductibles may result in smaller savings and individual savings may vary. Consult your tax advisor.

Employee parks and then rides transit using pre-tax \$100 deduction per month for mass transit and pre-tax \$65 deduction for parking

	Without Pre-tax Commuter Tax\$ave	With Pre-tax Commuter Tax\$ave
Monthly Salary	\$4,000	\$4,000
Pre-tax Commuter Tax\$ave for Parking	0	-\$65
Pre-tax Commuter Tax\$ave for Mass Transit	0	-\$100
Salary Subject to Taxes	\$4,000	\$3,835
Estimated Taxes	- \$1,008	- \$971
Monthly Mass Transit Expense	-\$100	0
Monthly Parking Expense	-\$65	0
Take-Home Pay	\$2,827	\$2,864

MONTHLY SAVINGS: \$ 37[†]
ANNUAL SAVINGS: \$444[†]

[†] Based on an annual salary of \$48,000. Estimated Federal taxes: 23%. Taxes exempted include: Federal Income, Social Security, and Medicare. Up to \$444 annual savings based on the \$100 monthly allowable deductible for transit, and \$65 cost for parking (monthly allowable parking deductible is up to \$195). Greater savings may result if your commuting costs are higher and/or you are in a higher Federal income tax bracket. Lower deductibles may result in smaller savings and individual savings may vary. Consult your tax advisor.

Employee using pre-tax \$125 deduction per month for parking

	Without Pre-tax Commuter Tax\$ave	With Pre-tax Commuter Tax\$ave
Monthly Salary	\$4,000	\$4,000
Pre-tax Commuter Tax\$ave for Parking	0	- \$125
Salary Subject to Taxes	\$4,000	\$3,875
Estimated Taxes	- \$1,008	- \$980
Monthly Parking Expense	-\$125	0
Take-Home Pay	\$2,867	\$2,895

MONTHLY SAVINGS: \$ 28[†]
ANNUAL SAVINGS: \$336[†]

[†] Based on an annual salary of \$48,000. Estimated Federal taxes: 23%. Taxes exempted include: Federal Income, Social Security, and Medicare. Up to \$336 annual savings based on \$125 cost for parking (monthly allowable parking deductible is up to \$195). Greater savings may result if your commuting costs are higher and/or you are in a higher Federal income tax bracket. Lower deductibles may result in smaller savings and individual savings may vary. Consult your tax advisor.

To enroll and get more information, visit our Web site at www.mycommutertaxsave.com

Use www.mycommutertaxsave.com to sign up for Commuter Tax\$ave and create your own personal account, which you can view online at any time. Or if you prefer, call the toll-free enrollment line at **1-866-823-3248**.

Once enrolled, feel free to call our Customer Service representatives at 1-877-440-4407 with any questions regarding your Commuter Tax\$ave benefits.